

Docket No. AUS920010215US1

## **ABSTRACT OF THE DISCLOSURE**

### **METHOD AND APPARATUS FOR BILL PAYMENTS AT AN AUTOMATIC TELLER MACHINE**

A method, apparatus and computer implemented  
5 instructions for processing a bill in an automatic teller  
machine. The bill is scanned to form a bill image in  
which the bill includes a markup language providing  
payment information. Optical character recognition is  
performed on the bill image to identify the payment  
10 information. The bill is processed using the payment  
information. Bills, such as water bills, mortgages,  
credit card statements, and tax bills may be made in this  
manner.